HOW TO UPLOAD UCD AND ULAD FILES USING WEBLGY CORRESPONDENCE

VERSION 1

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Introduction

The Department of Veterans Affairs (VA) selects loan files for review/audit to conduct programmatic oversight. Upon loan selection, a letter is sent to the lender requesting copies of origination loan documents. For loans selected for full file loan review (FFLR), VA encourages lenders and authorized representatives to utilize WebLGY correspondence to upload copies of origination loan documents, uniform closing dataset (UCD), and uniform loan application dataset (ULAD) files to VA.

Purpose

XML data files may be uploaded into WebLGY correspondence. The functionality to upload UCD and ULAD XML files has been added to WebLGY correspondence for the loan review process. Procedures outlined in this document are intended to assist lenders and authorized representatives to navigate through the VA LGYHub and upload UCD and ULAD files in WebLGY correspondence.

Benefits

VA's Loan Origination Transformation (LOT) initiative offers flexibility when uploading an XML data file and expedites VA file review processes by minimizing data entry errors. Furthermore, it leverages existing industry data, including the UCD and ULAD, thereby reducing or eliminating the need for lenders to incur additional development investment.

Accessing WebLGY Correspondence

STEP 1. To upload UCD and ULAD files into WebLGY correspondence, you must have access to VA LGYHub. Upon a successful login to the LGYHub, you will be directed to the LGYHub home page. All LGY applications that you have permission to access, based on your role as an external user, will appear as links in the left navigation menu.
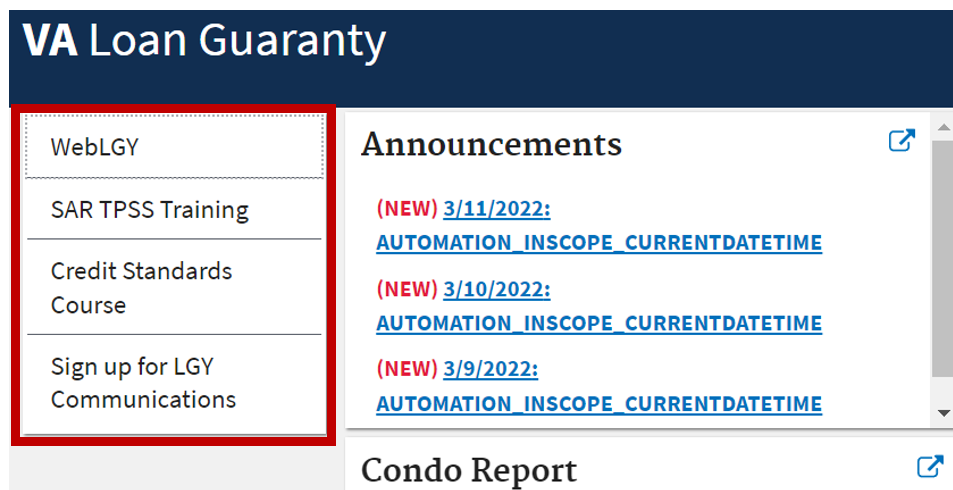
Figure 1: LGYHub User Access

STEP 2. From the LGYHub home page, select the WebLGY access link in the left navigation menu. The WebLGY access link will redirect you to the WebLGY home page.
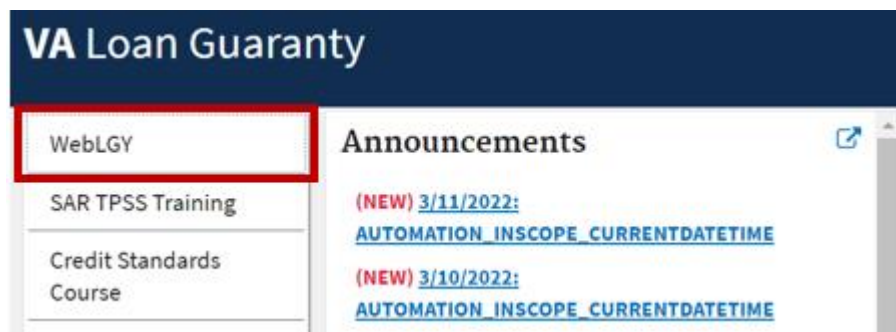
VA Loan Guaranty

WebLGY	**Announcements**
SAR TPSS Training	(NEW) 3/11/2022: AUTOMATION_INSCOPE_CURRENTDATETIME
Credit Standards Course	(NEW) 3/10/2022: AUTOMATION_INSCOPE_CURRENTDATETIME

Figure 2: LGYHub WebLGY Access Link

STEP 3. You may search for the desired VA Loan Identification Number (LIN) from two locations on the WebLGY home page: LIN Search or LIN Inquiry. In the top right corner of the WebLGY home page, enter the VA LIN of the loan selected for FFLR in the box to the right of the **LIN Search** button. Then select **LIN Search**. Figure 3. Or, near the bottom of the WebLGY home page, enter the VA LIN of the loan selected for FFLR in the LIN Inquiry box. Then select **Submit**. Figure 4. You will be directed to the Loan Review Details page.

LIN Search

Figure 3: LIN Search
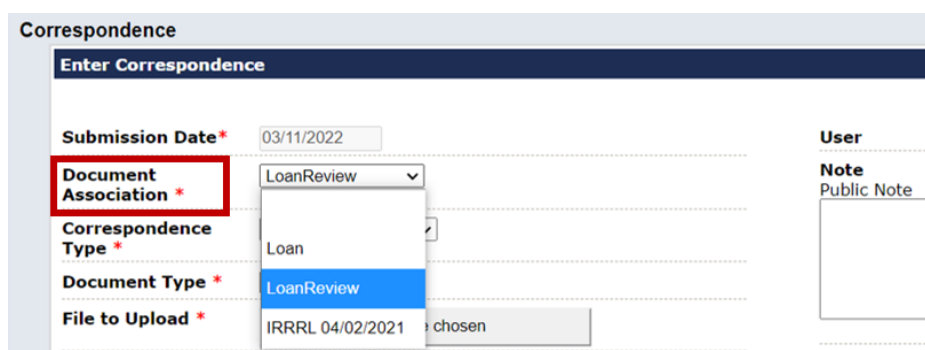
Figure 4: LIN Inquiry

STEP 4. Select the Correspondence link in the left navigation menu. You will be directed to the Correspondence page.

Figure 5: Correspondence Link

Uploading UCD and ULAD Files

STEP 1. On the Correspondence page, the Submission Date is prepopulated for you. Select **LoanReview** from the Document Association dropdown menu.

Figure 6: Document Association Dropdown Menu

STEP 2. Select **Document Received** from the Correspondence Type dropdown menu.

Figure 7: Correspondence Type Dropdown Menu

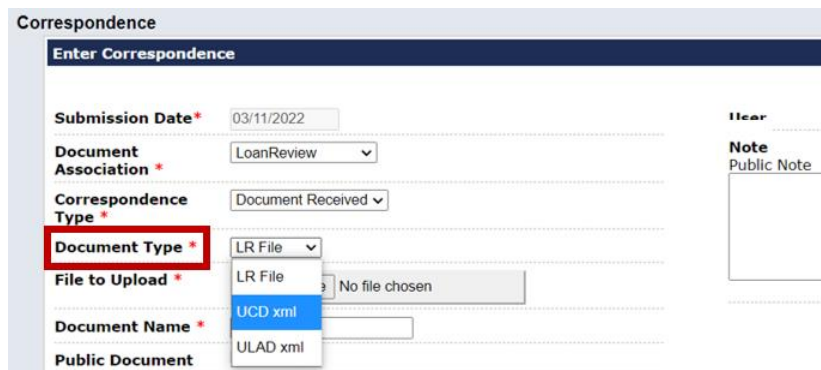**STEP 3.** Select **UCD xml** or **ULAD xml**, as appropriate, from the Document Type dropdown menu.

Figure 8: Document Type Dropdown Menu

STEP 4. Select the **Choose File** button to the right of File to Upload to locate the UCD or ULAD file from your local system, as appropriate. **Note:** The selected UCD / ULAD file must be in "XML" format.
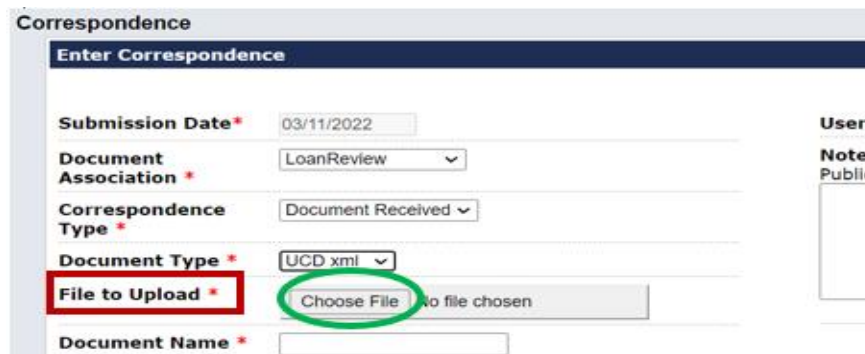

Figure 9: Select File to Upload

STEP 5. Enter a name for the UCD / ULAD file uploaded in the Document Name field. Then, select **Submit.**

Figure 10: Document Name Field

Upon successful submission of the UCD / ULAD file, you will receive a message near the top of the Correspondence page advising you that the file was added to correspondence successfully.

Figure 11: Successful Upload Message

You can view your uploaded UCD / ULAD file in the Loan Review Correspondence History near the bottom of the Correspondence page.

Figure 12: Loan Review Correspondence History

Troubleshooting

Invalid UCD / ULAD Format

If you receive the below error message while uploading a UCD file, please have your IT department ensure that the UCD file is in XML format conforming to version 3.3 of the mortgage industry standards maintenance organization (MISMO) reference model. The link to the reference model is in the appendix.
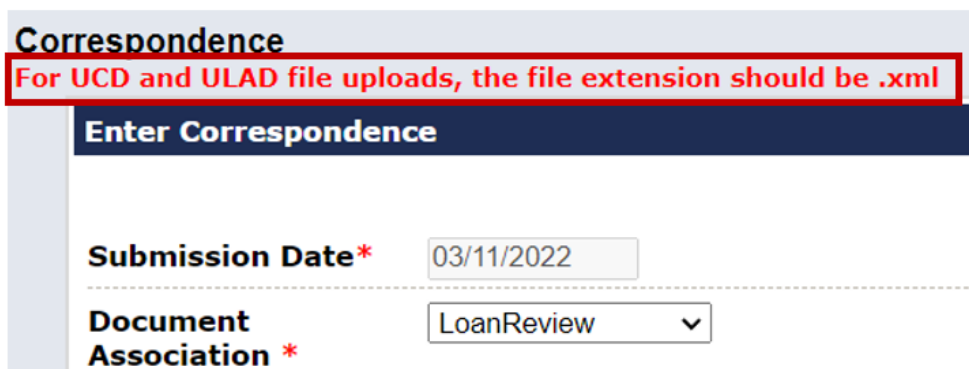
Correspondence
Invalid UCD file, fails validation against MISMO_3.3.0_B299.xsd

Enter Correspondence

Figure 13: Invalid UCD error message

Invalid UCD / ULAD File

If you receive a file extension error message, please have your IT department ensure that all UCD and ULAD files that are uploaded have a ".xml" extension.

Correspondence
For UCD and ULAD file uploads, the file extension should be .xml

Enter Correspondence

Submission Date* 03/11/2022

Document Association * LoanReview

Figure 14: File extension error message

Other Issues / Contact Us

If you encounter system issues while utilizing WebLGY correspondence functionality, please submit a Help ticket through the LGY Help Center. The LGY Help Center can be access through this link, LGY Help Center - Click Here (https://lgy.va.gov/lgyhub/help). Loan specialists at Regional Loan Centers do not have the ability to view trouble tickets or resolve system issues, please refer all questions to the LGY Help Center using the link above.

Appendix

Version 3.3 of the MISMO Reference Model
The specifications for version 3.3 of the MISMO reference model can be accessed through this link to an organization external to VA, MISMO 3.3 Reference Model (https://www.mismo.org/standards-and-resources/residential-specifications/xml-schema/mismo-version-33).

Loan Review Links

File Requested is a useful feature for identifying loans that have been selected for review. This feature will generate a list of loans where VA is awaiting a file for review. Navigation to the review page is linked from the File Requested page.

Lender WorkSpace

Obtain New VA loan number (LIN) for IRRRL
Order IRRRL

Obtain New VA loan number (LIN)
Request Appraisal

Loan Links
Enter New Loan
Loan Inquiry
   Enter LIN
   Advanced Search
   Funding Fee Inquiry
   Lender ID by Date
   Loan Status Inquiry
Condo
   Search Condos
   Create Condo

Eligibility Links
Search/Automated Certificate of Eligibility
Guaranty Percentage Calculator

Loan Review Links
File Requested
Deficiency(s) Id
Lender Found N
Loan Review File Requested
Incomplete Response to Deficiency(s)

Useful LIN Lists
Pending NOV - LAP
Appraisals Requested in the Past 30 Days
NOV Issued in the past 30 Days
Appraisals Uploaded in the past 30 Days
Lending COE Issued in the Past 30 Days

Figure 15: File Requested